



GIC Health Plans

2009-2010

BENEFITS AT-A-GLANCE

Municipal Employees and Non-Medicare Retirees and Survivors

*Benefits Effective
July 1, 2009*



**Commonwealth of Massachusetts
Group Insurance Commission**

*Your
Benefits
Connection*

Clinical Performance Improvement (CPI) Initiative

Five years ago, the GIC began the Clinical Performance Improvement (CPI) Initiative *for Employee/Non-Medicare Plans* to improve health care quality while containing costs. The GIC has quantified differences in physician quality and efficiency. The GIC's health plans use this information to develop benefit designs in which members pay lower copays for providers with the highest combined quality and efficiency scores. These plans are designated with the Select & Save logo:

- ★★★ Tier 1 (excellent)
- ★★ Tier 2 (good)
- ★ Tier 3 (standard)

Physicians for whom there is not enough data and non-tiered specialists are assigned a plan's Tier 2 level copay.

How are physician tiers determined?

Based on a thorough analysis of physician claims, GIC health plans assign physicians to tiers according to how they score on nationally recognized measures of quality and efficiency.



Excellent
Good

Fallon Community Health Plan Direct Care (HMO)

- Tiering: not applicable – has selective network
- PCP required – yes
- Out-of-network benefits – available for emergency or urgent care only

Fallon Community Health Plan Select Care (HMO)

- Tiering: Fallon Community Health Plan tiers Primary Care Physicians and selected specialists based on combined quality and efficiency standards.
- PCP required – yes
- Out-of-network benefits – available for emergency or urgent care only

Harvard Pilgrim Independence Plan (PPO)

- Tiering: Harvard Pilgrim Health Care tiers selected specialists based on combined quality and efficiency standards. The plan also tiers hospitals based on quality and cost.
- PCP required – no
- Out-of-network benefits – yes

Health New England (HMO)

- Tiering: Health New England tiers selected specialists based on combined quality and efficiency standards.
- PCP required – yes; referrals to network specialists not required
- Out-of-network benefits – available for emergency or urgent care only

Navigator by Tufts Health Plan (PPO)

- Tiering: Tufts Health Plan tiers selected specialists based on combined quality and efficiency standards. The plan also tiers hospitals based on quality and cost.
- PCP required – no
- Out-of-network benefits – yes

NHP Care – Neighborhood Health Plan (HMO)

- Tiering: Neighborhood Health Plan tiers Primary Care Physicians and selected specialists based on combined quality and efficiency standards.
- PCP required – yes; referrals to network specialists not required
- Out-of-network benefits – available for emergency or urgent care only

UniCare State Indemnity Plan/Basic (Indemnity Plan)

- Tiering: UniCare tiers Massachusetts physicians based on combined quality and efficiency standards.
- PCP required – no
- Out-of-network benefits – not applicable; the Indemnity Plan is available throughout the U.S. and outside of the country.

UniCare State Indemnity Plan/Community Choice (PPO-type)

- Tiering: UniCare tiers Massachusetts physicians based on combined quality and efficiency standards. This plan features a limited Massachusetts hospital network, most of which are community hospitals.
- PCP required – no
- Out-of-network benefits – yes

UniCare State Indemnity Plan/PLUS (PPO-type)

- Tiering: UniCare tiers Massachusetts physicians based on combined quality and efficiency standards. The plan also tiers hospitals (for both inpatient admissions and outpatient surgery) based on quality and cost.
- PCP required – no
- Out-of-network benefits – yes

Weigh Your Options During Annual Enrollment

- See your **GIC Benefit Decision Guide** for eligibility details, additional benefit information, and factors to consider when choosing a health plan; also see separate rate chart for your municipality.
- Contact the health plans you are considering to find out:
 - Information on other health plan benefits that are not described in this brochure
 - If your doctors and hospitals are in the network
 - Which copay tiers your doctors and hospitals are in
- Attend a GIC health fair and see the GIC's website (mass.gov/gic) for additional information.

See Health Plan Locations map on back page.

Additional Contact Information

All UniCare State Indemnity Plans

- Prescription Drug Benefits (*Express Scripts*):
1.877.828.9744;
www.express-scripts.com
- Mental Health/Substance Abuse and EAP Benefits (*United Behavioral Health*):
1.888.610.9039;
www.liveandworkwell.com (access code: 10910)

Navigator by Tufts Health Plan

- Mental Health/Substance Abuse and EAP Benefits (*United Behavioral Health*):
1.888.610.9039;
www.liveandworkwell.com (access code: 10910)



Mark the Date!
Submit by Friday, May 15:

- **Active employees:** Forms to the GIC Coordinator in your benefits office; if not already enrolled in a GIC plan, required documentation for family coverage must accompany your form.
- **Retirees/Survivors enrolling for the first time and RMTs converting to municipal coverage:** Forms to the GIC Coordinator in your benefits office; if not already enrolled in a GIC plan as an RMT, required documentation for family coverage must accompany your form.
- **Existing Municipal Retirees/Survivors:** Written request to the GIC

Forms are available through your GIC Coordinator, on our website, and at the GIC health fairs.

This chart is a comparative overview of GIC plan benefits. See the Navigator by Tufts Health Plan, UniCare State Indemnity Plan/Commonwealth Health Plan. For providers, benefit details, exclusions, and limitations.

HEALTH PLAN	FALLON COMMUNITY HEALTH PLAN DIRECT CARE
PLAN TYPE	HMO
TELEPHONE NUMBER	1.866.344.4442
WEBSITE	www.fchp.org
Primary Care Physician Office Visit – Sick visit <i>(Some plans offer lower copays for wellness visits; contact the plan for details.)</i> ★★★ Tier 1 (excellent) ★★ Tier 2 (good) ★ Tier 3 (standard)	100% after \$10 per visit no tiering no tiering
Specialist Physician Office Visit ★★★ Tier 1 (excellent) ★★ Tier 2 (good) ★ Tier 3 (standard)	100% after \$20 per visit no tiering no tiering
Retail Clinic	100% after \$10 per visit
Inpatient Hospital Care – Medical Tier 1 Tier 2 Tier 3	100% after \$200 per admission no tiering
Outpatient Surgery	100% after \$100 per occurrence
High-Tech Imaging <i>(e.g., MRI, CT and PET scans)</i>	100% after \$75 per scan
Emergency Room Care	100% after \$75 per visit <i>(waived if admitted)</i>
Prescription Drug Copays Retail: up to a 30-day supply Tier 1 Tier 2 Tier 3	 \$10 \$25 \$50
Mail Order: Maintenance drugs up to a 90-day supply Tier 1 Tier 2 Tier 3	 \$20 \$50 \$110
Outpatient Mental Health and Substance Abuse Care	100% after \$10 per visit

For corresponding overview information for each plan for more information on Select & Save tiers. The UniCare State Indemnity Plan/Basic is available. Community Choice and PLUS are in-network benefits. These plans also offer out-of-network benefits with higher out-of-pocket costs. With the exception of certain services, see the plan handbook or contact the individual plan.

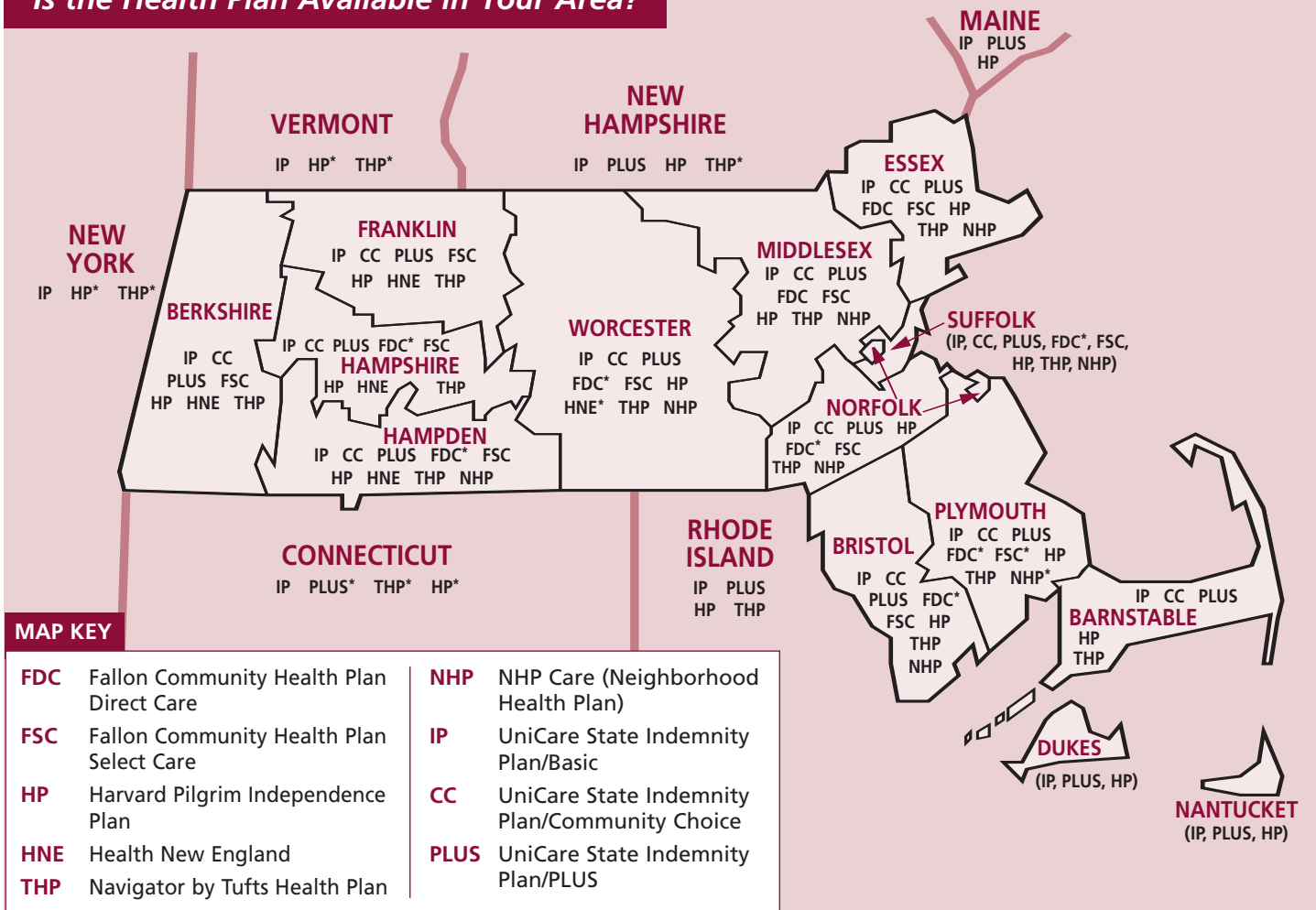
FALLON COMMUNITY HEALTH PLAN SELECT CARE	HARVARD PILGRIM INDEPENDENCE PLAN	HEALTH NEW ENGLAND	NAVIGATOR BY TUFTS HEALTH PLAN	
HMO	PPO	HMO	PPO	
1.866.344.4442	1.800.542.1499	1.800.842.4464	1.800.870.9488	
www.fchp.org	www.harvardpilgrim.org/gic	www.hne.com	www.tuftshealthplan.com/gic	
100% after \$10 per visit 100% after \$15 per visit 100% after \$25 per visit	100% after \$15 per visit no tiering no tiering	100% after \$15 per visit no tiering no tiering	100% after \$15 per visit no tiering no tiering	
100% after \$20 per visit 100% after \$30 per visit 100% after \$40 per visit	100% after \$15 per visit 100% after \$30 per visit 100% after \$40 per visit	100% after \$20 per visit 100% after \$30 per visit 100% after \$40 per visit	100% after \$20 per visit 100% after \$30 per visit 100% after \$40 per visit	
100% after \$15 per visit	100% after \$15 per visit	100% after \$15 per visit	100% after \$15 per visit	
100% after \$250 per admission no tiering	100% after \$250 per admission 100% after \$500 per admission 100% after \$750 per admission	100% after \$250 per admission no tiering	100% after \$300 per admission 100% after \$700 per admission no tier 3	100% after \$250 per admission no tiering
Maximum four copays/deductibles per calendar quarter or per year, depending on plan; copays/deductibles waived if reasonable and necessary				
100% after \$125 per occurrence	100% after \$150 per occurrence	100% after \$100 per occurrence	100% after \$150 per occurrence	
Maximum four copays/deductibles per calendar quarter or per year, depending on plan; copays/deductibles waived if reasonable and necessary				
100% after \$75 per scan	100% after \$75 per scan	100% after \$75 per scan	100% after \$75 per scan	
Maximum one copay per day. Contact the plan for details				
100% after \$75 per visit (waived if admitted)	100% after \$75 per visit (waived if admitted)	100% after \$75 per visit (waived if admitted)	100% after \$75 per visit (waived if admitted)	
\$10 \$25 \$50	\$10 \$25 \$50	\$10 \$25 \$50	\$10 \$25 \$50	
\$20 \$50 \$110	\$20 \$50 \$110	\$20 \$50 \$110	\$20 \$50 \$110	
100% after \$15 per visit	100% after \$15 per visit	100% after \$15 per visit	100% after \$15 per visit	

able throughout the United States and outside of the country. Benefits described below for the Harvard Pilgrim Independence Plan, in addition to emergency care, there are no out-of-network benefits for the GIC HMOs – Fallon, Health New England, and Neighborhood

NHP CARE (Neighborhood Health Plan)	UNICARE STATE INDEMNITY PLAN/ BASIC with CIC (Comprehensive) <i>Without CIC, deductibles are higher and coverage is only 80% for some services. Contact the plan for details.</i>	UNICARE STATE INDEMNITY PLAN/ COMMUNITY CHOICE	UNICARE STATE INDEMNITY PLAN/PLUS
HMO	INDEMNITY	PPO-TYPE	PPO-TYPE
1.800.462.5449	1.800.442.9300	1.800.442.9300	1.800.442.9300
www.nhp.org	www.unicarestateplan.com	www.unicarestateplan.com	www.unicarestateplan.com
100% after \$10 per visit 100% after \$20 per visit 100% after \$25 per visit	100% after \$10 per visit 100% after \$25 per visit 100% after \$30 per visit	100% after \$10 per visit 100% after \$25 per visit 100% after \$30 per visit	100% after \$10 per visit 100% after \$25 per visit 100% after \$30 per visit
100% after \$20 per visit 100% after \$30 per visit 100% after \$40 per visit	100% after \$15 per visit 100% after \$25 per visit 100% after \$35 per visit	100% after \$20 per visit 100% after \$25 per visit 100% after \$40 per visit	100% after \$20 per visit 100% after \$25 per visit 100% after \$40 per visit
100% after \$15 per visit	100% after \$15 per visit	100% after \$15 per visit	100% after \$15 per visit
100% after \$250 per admission no tiering	100% after \$200 per admission no tiering	100% after \$250 per admission no tiering <i>(Note: limited hospital network)</i>	100% after \$250 per admission 100% after \$500 per admission 100% after \$750 per admission
admitted within 30 days in the same calendar year. Contact the plan for details.			
100% after \$100 per occurrence	100% after \$100 per occurrence	100% after \$100 per occurrence	Tier 1 and Tier 2: 100% after \$100 per occurrence Tier 3: 100% after \$250 per occurrence
on plan. Contact the plan for details.			
100% after \$75 per scan for details.	100% after \$75 per scan	100% after \$75 per scan	100% after \$75 per scan
100% after \$75 per visit (waived if admitted)	100% after \$75 per visit (waived if admitted)	100% after \$75 per visit (waived if admitted)	100% after \$75 per visit (waived if admitted)
\$10 \$25 \$50	\$10 \$25 \$50	\$10 \$25 \$50	\$10 \$25 \$50
\$20 \$50 \$110	\$20 \$50 \$110	\$20 \$50 \$110	\$20 \$50 \$110
100% after \$20 per visit	100% after \$15 per visit	100% after \$15 per visit	100% after \$15 per visit

Health Plan Locations

Is the Health Plan Available in Your Area?



* Plans may not be available in every city and town in this county or state. Call the plans for their specific city and town coverage.



The UniCare State Indemnity Plan/Basic is the only Employee/Non-Medicare health plan that is available throughout the United States and outside of the country.



Commonwealth of Massachusetts
Group Insurance Commission

Your
Benefits
Connection

Group Insurance Commission
P.O. Box 8747
Boston, MA 02114-8747

617.727.2310

TDD/TTY: 617.227.8583

www.mass.gov/gic